



Insight

## Allianz Coffee Guide to: The Dark Web

Broking business is busier than ever, and staying on top of the latest insurance and risk management buzzwords can sometimes fall by the wayside. So, harking back to the coffee shop origins of insurance, Allianz is offering a series of short and snappy insights that pull on our commercial expertise. A perfect way to catch up on what's hot!

**On this week's agenda: The dark web. We hope the following comes in handy next time you're awaiting a cappuccino in your local coffee house and a fellow coffee customer turns to you and says...**

***Coffee Customer: I don't understand what the dark web is. Is it the internet?***

**You:** Think of the internet as a massive ocean. The visible bit on the surface is the World Wide Web – linking indexed websites so they're accessible through search engines. Below this, making up some 90% of the internet, is the deep web. The information here isn't indexed, so it's not found through search engines. The information can be accessed directly on web addresses so it includes things like government databases, website drop down boxes, privately viewed bank account details and social media messages. At 0.1% of the internet, the dark web is then part of the deep web.

Webpages here are concealed unless you have the exact address and access to the network.

***Coffee Customer: But how was it created?***

**You:** The technology – the onion router (Tor) – was actually developed by US Naval Research Lab employees and released free to the public in 2004. Tor is a network and can only be accessed using a special web browser: Tor browser.

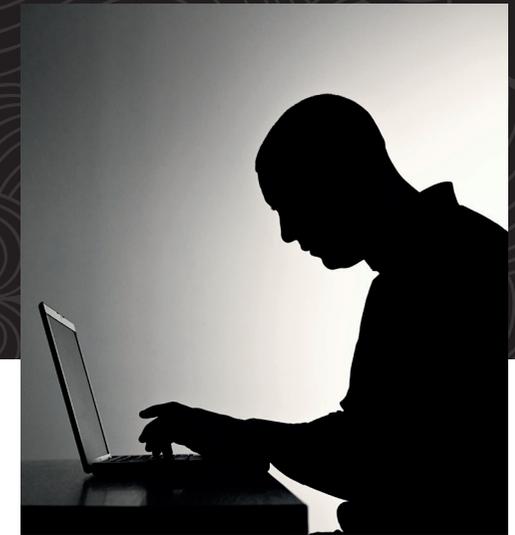
***Coffee Customer: Oh right. So I've heard it's completely anonymous?***

**You:** Completely. The unique Internet Protocol (IP) address that allows users to be identified in the surface web is encrypted. Internet traffic is instead directed through virtual tunnels, bouncing the user information all over random computer servers meaning the user has multiple levels of robust encryption.

***Coffee Customer: This sounds like a hot bed for illicit activity!***

**You:** You're partly right. Illegal and nefarious activities are prevalent on the dark web and have been in the media. But, some uses are legitimate. From the protection of whistle-blowers and witnesses to freedom fighters suppressed by dictatorial regimes, internet anonymity is allowing socially sensitive communication to take place, arguably as a right under freedom of speech.

**At this point, your drink will be served and you can smile modestly knowing that your coffee catch up went well.**



### Insurance implications at a glance:

- Insurance companies and brokers holding a mine of data are a target for hackers. The information could then be sold on the dark web.
- Increased awareness of dark web activity may generate higher demand for cyber security covers.
- The dark web is a hub for hiring and pooling cyber attacker resources and skills.
- It can, however, provide intelligence on emerging cyber security threats.